

United States Bankruptcy Court
Northern District of Ohio

In re:
Stephen C. Panuto
Janis A. Panuto
Debtors

Case No. 13-30474-rls
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-3

User: jhuff
Form ID: 227i

Page 1 of 2
Total Noticed: 23

Date Rcvd: Feb 15, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2013.

db/db	+Stephen C. Panuto, Janis A. Panuto, 19 Braden Ct, Tiffin, OH 44883-1408
22107292	Cleveland Clinic, PO Box 89410, Cleveland OH 44101-6410
22107293	Clyde Findlay Area Credit Union, 14555 W McPherson Hwy, Clyde OH 43410-0000
22107294	Department of Veterans Affairs, PO Box 530269, Atlanta GA 30353-0269
22107299	+Lowe's Company Corporate Office, 1000 Lowe's Blvd, Mooresville NC 28117-8520
22107302	Mercy Hospital Tiffin, PO Box 740819, Cincinnati OH 45274-0819
22107303	+Old Fort Bank, PO Box 83, Old Fort OH 44861-0083
22107304	Revenue Group, 3700 Park East Dr Suite 240, Beachwood OH 44122-4343
22107305	+Sears Corporate Office, 3333 Beverly Road, Hoffman Estates IL 60179-1999
22107306	Shawn T Biesiada Atty, 500 Madison Ave #555, Frankfort KY 40604-0000
22107307	+Southeast Financial Credit Union, 203 N Sandusky St, PO Box 814, Tiffin OH 44883-0814
22107308	Sunoco Inc, PO Box 689155, Des Moines IA 50368-9155
22107309	+United Collection Bureau Inc, 5620 Southwyck Blvd, Toledo OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

	E-mail/Text: RLBC@buckeye-express.com Feb 15 2013 21:37:31 Raymond L Beebe,
	Raymond L Beebe Co LPA, 1107 Adams St, Toledo, OH 43604
tr	EDI: QLJYOPPOLO.COM Feb 15 2013 21:28:00 Louis J Yoppolo, 1200 Edison Plaza,
	300 Madison Ave, Toledo, OH 43604-1556
22107291	EDI: CAPITALONE.COM Feb 15 2013 21:28:00 Capital One Bank, PO Box 60599,
	City Of Industry CA 91716-0599
22107295	EDI: RMSC.COM Feb 15 2013 21:28:00 GE Capital Retail Bank, PO Box 965004,
	Orlando FL 32896-5004
22107296	+EDI: HFC.COM Feb 15 2013 21:28:00 HSBC Card Services, PO Box 80084, Salinas CA 93912-0084
22107297	EDI: HFC.COM Feb 15 2013 21:28:00 HSBC Card Services, PO Box 5222,
	Carol Stream IL 60197-5222
22107298	EDI: HFC.COM Feb 15 2013 21:28:00 HSBC Retail Services, Dept 7680,
	Carol Stream IL 60116-7680
22107300	EDI: RMSC.COM Feb 15 2013 21:28:00 Lowe's GEMB, PO Box 530914, Atlanta GA 30353-0914
22107301	EDI: RMSC.COM Feb 15 2013 21:28:00 Menards Inc, 4777 Menard Dr, Eau Claire WI 54703-9604
22107310	EDI: RMSC.COM Feb 15 2013 21:28:00 Walmart GECRB, PO Box 530927, Atlanta GA 30353-0927
	TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

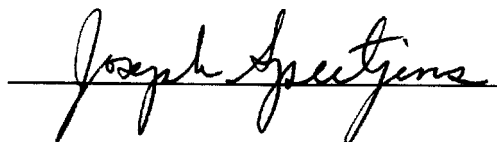
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2013

Signature:



District/off: 0647-3

User: jhuff
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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2013 at the address(es) listed below:

Louis J Yoppolo yoppolo-tr@snhslaw.com, pleach@snhslaw.com;lyoppolo@ecf.epiqsystems.com
Raymond L Beebe on behalf of Debtor Janis Panuto RLBT@buckeye-express.com

TOTAL: 2

United States Bankruptcy Court for the Northern District of Ohio

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on February 14, 2013. You may be a creditor of the debtor. **This notice lists important deadlines and explanations of your rights and duties.** Please read both sides of this notice.

Case Information

Case Number: 13-30474-rls

Debtor(s):

Stephen C. Panuto
19 Braden Ct
Tiffin, OH 44883

Janis A. Panuto
19 Braden Ct
Tiffin, OH 44883

Other names used by the Debtor(s) in the last 8 years:

Last Four Digits of Debtor's Social Security Number or Individual Taxpayer ID Number (ITIN)/Complete EIN:

xxx-xx-4780

xxx-xx-6467

Attorney for Debtor:

Raymond L Beebe
Raymond L Beebe Co LPA
1107 Adams St
Toledo, OH 43604
Telephone number: (419) 244-8500

Bankruptcy Trustee:

Louis J Yoppolo
1200 Edison Plaza
300 Madison Ave
Toledo, OH 43604-1556
Telephone number: (419) 243-6281

Meeting of Creditors

All debtors **must** bring the following proofs of identification to the meeting of creditors:

- Valid, unexpired photo identification (driver's license, state ID, employee ID, etc.). If the case is a joint filing, both debtors must have identification; AND
- Proof of social security number. Government- or employer-issued documentation, such as social security card, IRS tax transcript, W-2, or 1099, is acceptable proof.

Date: April 3, 2013

Time: 01:00 PM

Location: Ohio Building, 420 Madison Ave, Room 680, Toledo, OH 43604

Presumption of Abuse under 11 U.S.C. § 707(b) *See "Presumption of Abuse" on the other side of this notice.*

The presumption of abuse does not arise.

Deadlines

Papers must be received by the bankruptcy clerk's office by the stated deadline.

Deadline to File a Proof of Claim: *Please do not file a proof of claim unless you receive a notice to do so.*

Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts: June 3, 2013

Deadline to Object to Exemptions: 30 days after the *conclusion* of the meeting of creditors.

Address of the Bankruptcy Court Clerk's Office:

United States Bankruptcy Court
1716 Spielbusch Ave Room 411
Toledo, OH 43604

For the Court:

Clerk of the Bankruptcy Court:
Kenneth J. Hirz

Date: February 15, 2013

Refer to Other Side of this Notice for Important Explanations

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case:

A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the other side of this notice, and an order for relief has been entered.

Creditors Generally May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.

Presumption of Abuse:

If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.

Meeting of Creditors:

A meeting of creditors is scheduled for the date, time, and location listed on the other side of this notice. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.

Claims:

There does not appear to be any property available to the trustee to pay creditors. *Therefore, you should not file a Proof of Claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a Proof of Claim, and telling you the deadline for filing your Proof of Claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

Do not include this notice with any proof of claim or other filing you submit to the court.

Discharge of Debts:

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a), or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the other side of this notice. The bankruptcy clerk's office must receive the motion or complaint and any required filing fee by that deadline.

Exempt Property:

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect the list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the other side of this notice.

Bankruptcy Clerk's Office:

Any paper that you file in this bankruptcy case must be filed at the bankruptcy clerk's office at the address listed on the other side of this notice. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. The clerk's office is open Monday through Friday from 9:00 AM to 4:00 PM, except on federal holidays. Additional information can be found on the court's website at www.ohnb.uscourts.gov, including Forms, Local Bankruptcy Rules, Administrative and General Orders, Judges' Hearing Dockets, the United States Code, and the Federal Rules of Bankruptcy Procedure.

Legal Advice:

The staff of the bankruptcy clerk's office is not permitted to give legal advice. You may want to consult an attorney to determine your rights in this case. If you are a creditor with a foreign address, you should consult with a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Refer to Other Side of this Notice for Important Deadlines and Notices